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# Cairo's Housing Shortage: Prospects and Political Implications



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A Research Paper

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November 1981*

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# Cairo's Housing Shortage: Prospects and Political Implications

**A Research Paper**

*Information available as of 9 November 1981  
has been used in the preparation of this report.*

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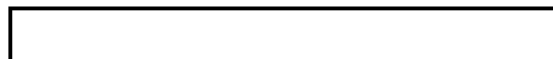
**Overview**

Cairo's housing shortage—one of the most severe in the Arab world and worsening by the month—adds to the problems for the new regime but is unlikely to spark serious political unrest. Although most Cairenes are dissatisfied with the housing situation and many blame the government, the problem has not led directly to increased political activity. Past antigovernment actions, whether broadly based riots such as occurred in 1977 or narrow plots, have centered on the price of food and transportation, religion, and the general orientation of government policy. Future unrest will probably stem from similar causes.

Nonetheless, Cairo's worsening housing situation is a major factor undermining the quality of life of the average urban Egyptian and adding to his frustration. New housing is being constructed at less than half the rate that new households are being formed. Newlyweds are sharing rooms with relatives or renting space in already cramped apartments. Others are constructing shacks on rooftops or making homes in the tombs of the city's cemeteries. The politically crucial middle class has had to lower drastically its housing expectations. Cairo's population density, already twice that of New York, is increasing and in some areas of the city has risen to 100,000 people per square kilometer.

It is highly unlikely that the Egyptian Government can reverse this trend during the next two decades, despite President Moubarek's recent call for a radical solution to the housing crisis. Even with substantial US aid it would be difficult to make major improvements. The diversion of Egyptian or US aid funds from areas such as infrastructure development or food subsidies to housing would probably increase rather than decrease the potential for political instability.

The Cairo population has shown itself to be remarkably flexible in coping with housing shortages, crowding, and daily friction engendered by living in a city of 9 million that has an urban infrastructure and public facilities to handle only 2 million. Cairo offers excitement and amenities found nowhere else in Egypt; life in Cairo, despite the daily frustrations, is considered markedly superior to life elsewhere.



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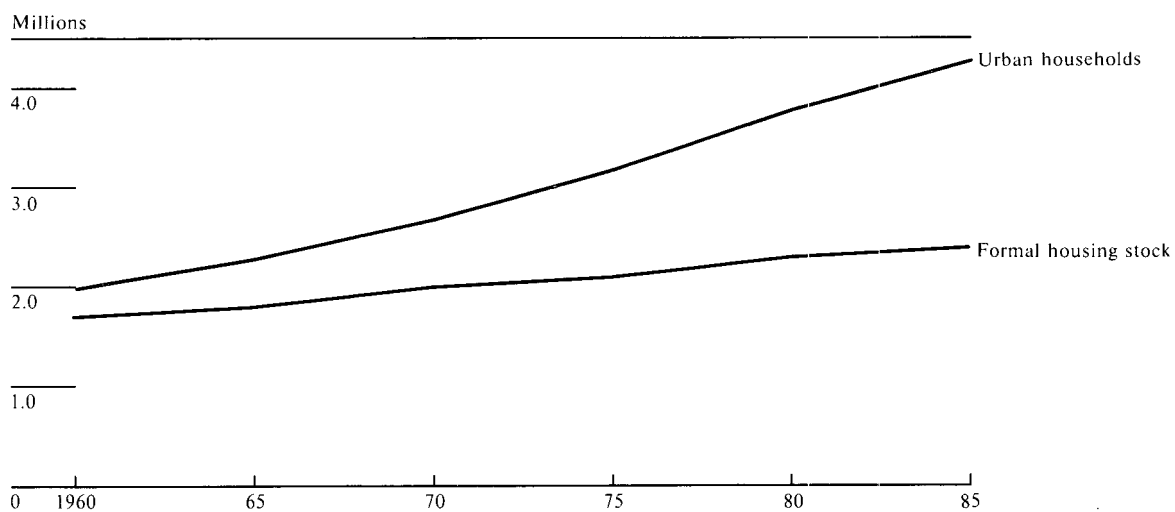
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**Figure 1**  
**Estimated Growth of Urban Households**  
**and Formal Housing Stock**



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## Cairo's Housing Shortage: Prospects and Political Implications [REDACTED]

The housing shortage is an important part of the complex of economic and social grievances that threaten the social order and ultimately the political stability of Egypt. Thus far, urbanites have grudgingly accepted the housing situation, looking to the government to address the problem if not solve it. The government's desire to see everyone adequately housed, however, is far from realization. If the people conclude that the regime is doing little about housing and other problems that diminish their quality of life, antigovernment sentiment will rise. [REDACTED]

The present housing shortage has its roots in the rapid population growth of Cairo during World War II when hundreds of thousands of villagers were mobilized for the war effort; most chose to remain. But this influx was just a major spurt in a sustained rural migration to urban areas that had started much earlier. After the British occupation in 1882 various forms of indenturing, which had tied peasants to the land, were abolished. Between 1882 and 1897 migrants from the countryside swelled Cairo's population to over 500,000. Agricultural land scarcity after World War I pushed even more peasants to Cairo, Alexandria, and the three major Suez Canal cities. During and after the 1967 war, forced evacuation of the Canal zone brought thousands of evacuees to Cairo. In 1974 the Canal cities were reopened to civilians, and many returned. [REDACTED]

Since the end of World War II the number of urban residents has outstripped the number of existing or newly constructed housing units and put enormous strains on other essential services. From about 3 million inhabitants in 1947, Cairo increased to 4.8 million in 1960 and nearly doubled to around 9 million by 1980. The number of new units produced since 1960, the first year for which production figures are available, has fallen far short of new household formation. A historical trend for Cairo is not available, but figures for Egypt for the period from 1960 to 1975 show an annual production rate of only 30,000

### Population Distribution

*Most of metropolitan Cairo's current growth is taking place on the urban fringe. During the past 20 years this area has absorbed 72 percent of the total growth; this trend is expected to continue. Direction of expansion has been physically constrained by deserts to the east and west and by densely settled agricultural land to the north and south. Some kisms (that is, small administrative units) to the north and south include industrial areas that have pulled workers to them, but rapid urbanization for the most part is determined only by land availability.* [REDACTED]

*The kisms of central Cairo grew very slowly or showed a population decline during the last two decades. In part this reflects the destruction of old residential areas to make room for the modern commercial buildings and luxury apartments and hotels of modern Cairo. In some kisms growth has slowed because residential densities are approaching the limits of tolerability.* [REDACTED]

*Overall density in the urbanized area is almost 23,000 persons per square kilometer, about twice the density of New York City. There is great diversity in density among kisms. In general, low density kisms (7,000 to 11,000 persons per square kilometer) encompass upper and middle class neighborhoods with a fair amount of unused land still available. High density areas, which have traditionally housed a large share of the newly arrived migrants and low-income people, range from 68,000 to 101,000 persons per square kilometer in the old central city.* [REDACTED]

*People use their homes for cooking, eating, and sleeping. The remainder of their nonwork time is spent in the streets of Cairo. The congestion of people on the streets contributes to the vitality and zest of life in the city but also affords opportunities for the quick formation of unmanageable crowds.* [REDACTED]

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units against the formation of about 80,000 new households per year. Probably more than half of those units were built in Cairo. [REDACTED]

#### **Dimensions of the Housing Problem**

The Ministry of Housing estimates that some 500,000 housing units are needed to fill the current demand in Cairo and that another 400,000 deteriorating units should be replaced. These figures do not mean that 900,000 households are without shelter. For the most part they reflect the crowding of more than one family into a dwelling unit and indicate the overall poor quality of housing. [REDACTED]

Cairenes have answered the housing problem by cramming more people into existing units. Individuals have constructed rooms, additional floors, shacks on top of existing buildings, or small houses without recourse to government help, regulations, or plans. Although largely illegal, these practices are generally overlooked by the government and have resulted in some sort of shelter for nearly everyone. [REDACTED]

As many as 1.5 million people (about 17 percent of Cairo's population) live in rooftop shacks throughout the city or in the tomb cities. These cemeteries, containing the one- or two-room tombs of former royal and princely families, became the site of migrant settlements in the late 1950s. With the influx of evacuees from the Canal zone in 1967, the tombs themselves became dwelling places. Many other areas contain large squatter populations living in squalid conditions with limited access to piped water, sewerage, and electricity. Although the government has judged the 400,000 deteriorated units as uninhabitable, the residents remain in them out of necessity. [REDACTED]

The current and proposed levels of housing production in the public sector fall far short of needs. An estimated 1.4 million new units will be needed in Cairo to house the population increase between 1981 and 2000 according to the Ministry of Housing—or 1.9 million units if, as we estimate, the city grows from the present 9 million people to around 18 million. Yet the government's housing investment for the entire nation during 1978-82 is based on the construction of only 325,000 units at a cost of \$1.46 billion—11 percent of the national investment plan. Even if this percentage were doubled and if all of the

housing were built in Cairo, the present backlog would not be cleared. In view of its other urgent and competing priorities, the government almost certainly will not be able to meet the construction and financial challenges of future housing needs. [REDACTED]

The government has begun to turn to private or foreign resources to fill the void, but severe restrictions—most importantly rent control—have made housing an unattractive investment. Rent control has held costs unrealistically low for renters, and landlords have found ownership and maintenance of rental units to be economically unproductive. The result has been a seriously deteriorating housing stock coupled with little new housing investment. [REDACTED]

Cairo's current building boom, which has been fueled by Egypt's open-door economic policy and improved economic performance, has focused on office buildings, hotels, and luxury housing rather than housing for low- and middle-income Cairenes. The highly visible building boom has made frustrations over the housing shortage even worse. Private-sector firms construct housing primarily for those upper-income groups who have enough cash for large downpayments and installment payments that allow the housing unit to be fully paid by the time construction is completed. Lower-income groups must rely on scarce, subsidized government housing or turn to individual construction efforts in the "informal" sector, which comprises housing built illegally. [REDACTED]

#### **Coping With the Problem**

Although the housing situation has worsened, people and institutions have been remarkably resourceful in devising ways of adapting, with the result that housing has not become an explosive issue. The government pursues a variety of policies that have some impact on the often conflicting demands of housing suppliers and consumers. The vast majority of people are actively and successfully coping with the shortages through a myriad of effective, but often illegal, mechanisms. [REDACTED]

**Government Response.** The government has tried to address the housing problem in particular, but with only scarce resources and an uncoordinated bureaucracy it is unable to pursue coherent and consistent

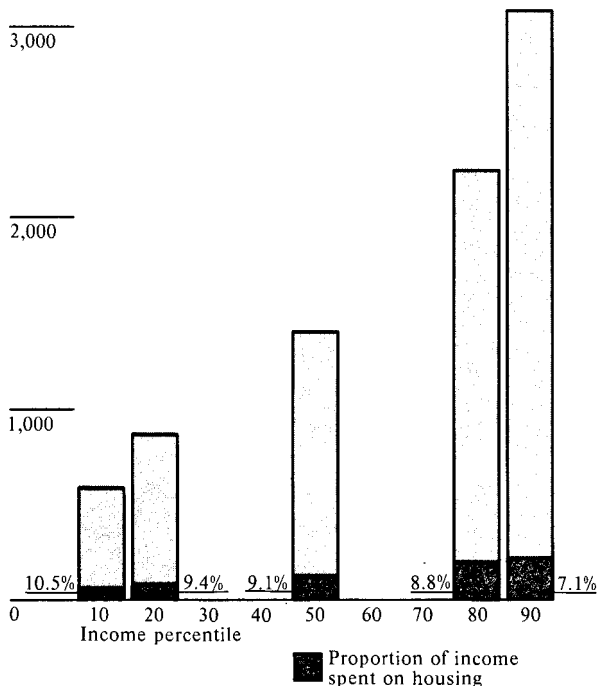
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**Figure 2**  
**Estimated Annual Income and Housing**  
**Expenditures of Urban Households, 1979**

Income in US \$



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policies. President Moubarek in a speech to the National Assembly on 8 November included the housing situation as one of the domestic issues requiring a drastic solution. He made no concrete proposals. Over the years various programs to stimulate housing construction for all income groups have had only minimal impact. For example, the government subsidizes construction of low-income housing units, the sale of building materials,<sup>1</sup> homeowner loans, and

<sup>1</sup> The production of construction materials is dominated by public-sector firms supervised by the Ministry of Housing and Land Reclamation. Productivity suffers from outdated equipment and a shortage of skilled labor. Although Egypt enjoys an abundance of natural materials used in building—sand, gravel, stone, basalt, granite, and marble—here too, technology frequently is outdated, and these items are often in short supply. Price controls have contributed to shortages and spurred the creation of a black market in construction materials.

rents on public housing. The provision of sewerage, water, public utilities, and community facilities are also part of housing programs. The Ministries of Housing and of Development and the Cairo governorate fund the only large-scale residential projects in Cairo: a low-income project of 6,000 units under construction and a planned 50,000-unit project.

The major public program for middle- and upper-income groups is the cooperative housing loan program. Through the General Authority of Housing and Building Cooperatives, groups of Egyptians—such as military officers, factory workers, or middle-level civil servants—organize cooperatives to acquire land and coordinate construction and sales. Building materials are subsidized and low-interest loans are secured by a central government guarantee. But as is the case with low-income housing, little large-scale construction—one cooperative of 1,000 units—is currently under way.

A program designed specifically for junior and middle-grade officers is distinct from the military officers' cooperative housing program. Every officer between the rank of first lieutenant and colonel can apply to buy an apartment, paying a quarter of his basic pay over a 30-year period for a three-room apartment. So far, 200 of a planned 4,000 of these apartments have been built. Military towns are also under construction, containing quarters for married personnel, with construction work carried out by the military men themselves.

The government is trying to develop new towns in the deserts to help relieve population pressures in Cairo and Alexandria; six towns currently under construction or planned are expected to accommodate 2.25 million people by the year 2000. But Egypt's total urban population is projected to grow by 1 million persons per year in the same time period. In addition, although the government is encouraging foreign investors to create jobs that will attract workers to the new towns, the response has been slow. Even the lure of jobs may not be sufficient to encourage people to

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move to the towns. Egyptians have little enthusiasm for life in the desert, far from their social contacts and the amenities of the established cities. Many of Egypt's intrepid commuters may prefer to commute to jobs in the new towns, most of which will be within 60 kilometers of Cairo or Alexandria, thereby not relieving population density in established cities [redacted]

Rent control is the chief government policy affecting the housing situation. First implemented in 1952 (and briefly during both World Wars), controlled rents were conceived with good intentions to protect the average Egyptian from housing inflation and to provide a basic need at a reasonable cost. Instead the laws have had the unanticipated consequence of deterring the construction of rental units and have increased inequities in the disposition of available housing. Households earning only \$600 in 1979 paid slightly over 10 percent of their income for housing, while those earning over \$3,100 spent only about 6 percent for shelter [redacted]

The problem is further compounded for new families entering the market. Not only will they have an extremely difficult time finding an apartment, most likely they will have to violate the law to obtain it and then will pay more for one or two substandard rooms than the long-term resident pays for his large apartment where the rent has been controlled for many years. [redacted]

The government does not strictly enforce the rent laws. There is little public pressure to do so because, despite violations of the laws, the majority of people still benefit from very low rents. Controlled rents typically range from less than \$2 per month in low-income neighborhoods to about \$18 per month for residents of high-income areas. The government realizes that to prosecute the landlords almost certainly would worsen the housing shortage [redacted]

**Citizens' Response.** Cairenes have devised various methods to overcome the housing shortage. One of the key ways is the informal housing sector, which accounts for about three-fourths of all housing constructed over the past two decades. In the inner city, where vacant land is scarce, informal construction consists mainly of converting hallways to rooms,

attaching small additions in alleyways or doorways, or adding entire stories to all types of buildings. The rooftop shacks of the poorer areas are another example of how urbanites use limited space. [redacted]

The informal sector has been especially active in the outskirts of Cairo. In recent years some informal construction has occurred on land that the government considers to be agricultural. It has refused to issue building permits or allow water or sewer connections to these sites. Illegal connections are sometimes feasible for buildings near public mains, and a recent decree has allowed hookups in areas settled through 1979, but in general the periphery is poorly served by public utilities. Some buildings have been illegally converted to residences, most notably the vast expanse of tombs to the east and southeast of the city. [redacted]

Municipal authorities largely tolerate informal construction because it alleviates the housing shortage and deflects demands for more housing. Moreover, the government does not penalize residents of illegal housing by tearing down the housing as frequently happens in other crowded cities of the Third World. To do so would risk unrest. Instead the government accommodates squatters' needs when it is politically expedient to do so: government food stores in mobile vans provide subsidized food for tomb city residents from sites adjacent to the cemeteries, and schools are provided within the area. [redacted]

The chief advantage of informal housing is that it is more affordable than legally produced housing. As in the private formal sector, construction is financed out of savings, but large downpayments are not necessary and construction may be prolonged over an extended period as savings permit. Another significant advantage for the builder is that the burden of acquiring land transfer and building permits and conforming to building codes can be ignored, thereby cutting costs and delays. While in some instances the construction is quite substantial and not discernibly different from legal construction, in others construction is obviously jerry-built and deteriorates rapidly. Despite the proliferation of informal housing, most Cairenes cannot afford to buy it and are forced to rent [redacted]

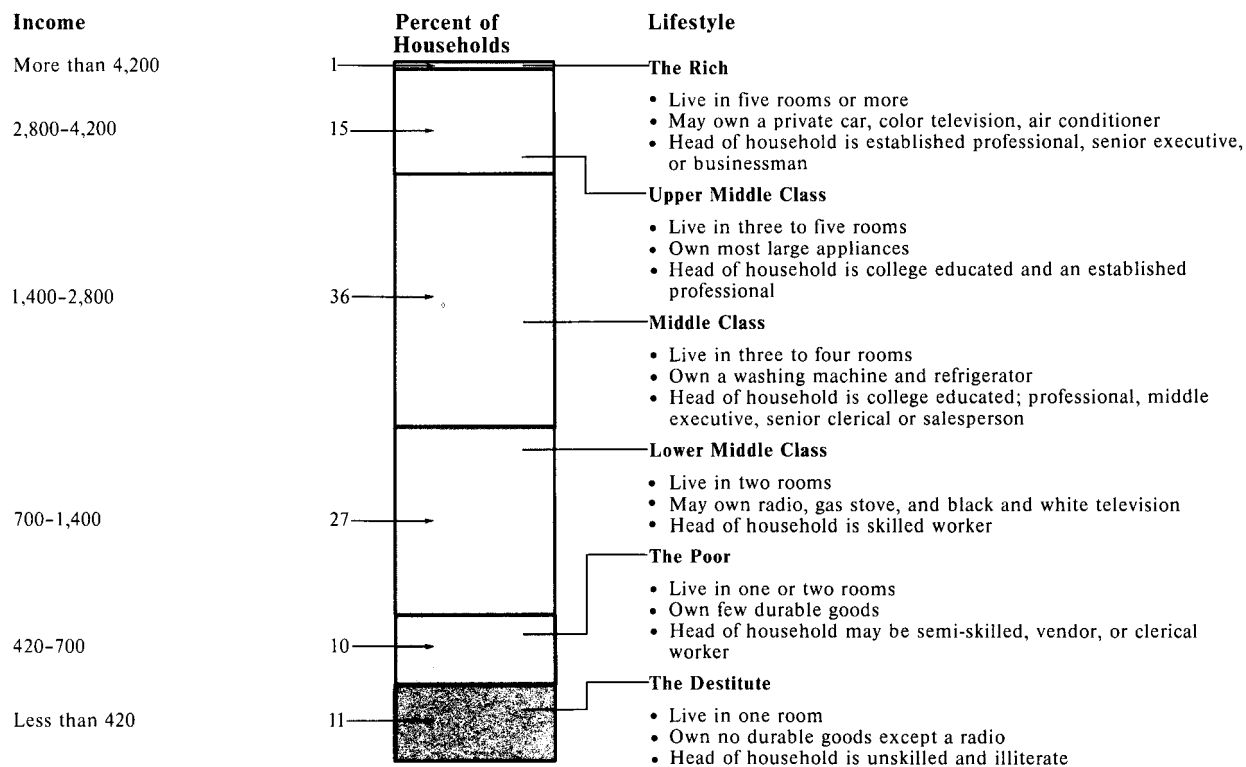
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Figure 3

Socioeconomic Classes in Cairo<sup>a</sup>

Income in US \$



<sup>a</sup>A privately financed survey conducted in 1979 in nine wards of Cairo considered to be representative of Cairo's population provided information on relative class positions and income. The Cairo poverty line for 1979 was assumed to be slightly over \$700. The results of this survey apply only to Cairo and should not be generalized to class configuration in urban Egypt as a whole owing to the great concentration in Cairo of power, wealth, goods, services, and high level manpower which make it unique among Egyptian cities.

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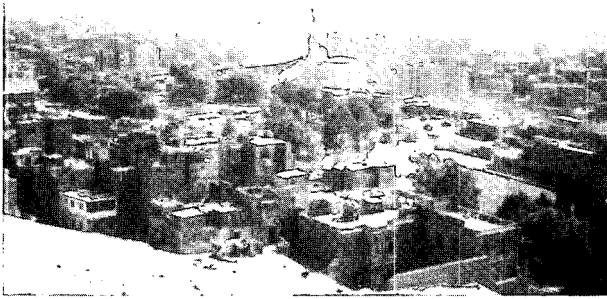


Figure 4. Densely settled, low-income neighborhood of older housing in eastern Cairo [redacted]

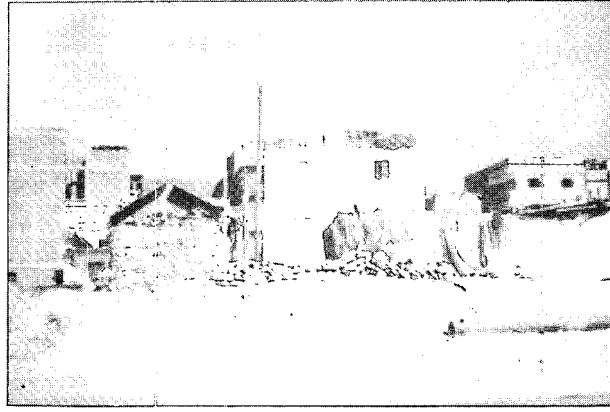


Figure 5. Informal housing in low-income area on Cairo periphery [redacted]

Both potential renters and landlords are determined to outwit the system. It is in the interest of both sides to circumvent rent control laws: renters get an apartment, landlords make more money, and developers are encouraged to invest in rental buildings. These common interests are found especially in lower class neighborhoods where the landlord and tenants live in the same building or area. Little different from his neighbors, only the varying circumstances of life have allowed the landlord to rent out one room of an apartment and live in the remainder, rent the whole apartment and live on the roof, or construct a room out of a hallway and rent it. Landlords do not form a class distinct from tenants as they do in some cultures. In middle or upper class areas landlords are usually people of means renting to people of means, and the relationship is much the same as in any other city. The scarcity of apartments allows the owners to charge whatever they can. Renters, eager to secure a dwelling, are forced to enter into an agreement that is illegal. [redacted]

The most common circumvention of rent control is the payment of key money, a large, nonrefundable sum paid by prospective tenants of rent controlled units to landlords and, in some instances, to vacating tenants. Although illegal, key money is a standard practice at all social and economic levels, and few landlords are prosecuted. Key money payments vary from \$700 to

\$2,800 per room, going as high as \$7,000 per room for large units in prime locations. In addition to key money, landlords may require advance payments of rent as high as \$1,400. [redacted]

In many newer low-income areas landlords and tenants disregard rent control and set rents at a mutually agreeable level. While higher-income groups are able to outbid lower-income classes for vacant units, there is little evidence of displacement of the poor by the rich. Evictions are difficult and rare. Tenants are even able to will leases to their heirs. [redacted]

A major loophole in the rent control program is that furnished apartments are excepted. Landlords often rent furnished apartments to foreigners and on short-term leases to Egyptians. (After five consecutive years of occupancy Egyptians may demand the controlled rent; foreigners do not have this option.) The rents charged foreigners give an indication of the true market value of apartments in upper-income neighborhoods. In early 1981 a nine-room, three-bath apartment leased for \$2,500 per month to foreigners in contrast to the rent controlled average for well-to-do Egyptians of \$18. Landlords are restricted to leasing one furnished unit in any one city, plus one unit per member of their immediate families or relatives who then lease them at uncontrolled rates. [redacted]

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Figure 6. Middle class neighborhood of relatively new low-rise apartments on the outskirts of Cairo. [redacted]

### Social and Political Fallout

The housing shortage has required Egyptian urbanites to alter their traditional family life. This has become a source of frustration for many. The ideal of a nuclear family living in its own quarters with married children and relatives nearby is increasingly difficult to achieve. Makeshift housing arrangements, which seem to many to undermine the cohesion and strength of the family, are especially trying during a time of rapid social change and are a source of growing dissatisfaction. [redacted]

Changes in family structure—additional children, marriage, widowhood—bring the family into direct confrontation with the housing shortage. Young people who want to follow a traditional path, marry, and establish their own household are hardest hit. In order to do this they must have key money, advance rent, or a downpayment, but often these sums are beyond the resources of the family even when kin, friends, or patrons are tapped. Marriage is frequently delayed for several years until the family has saved enough money and found a suitable apartment. Often in frustration parents may subdivide their own apartment for the new couple or press dependent relatives to share quarters. While more than one generation is often accommodated in a single dwelling, no one considers this appropriate or desirable. [redacted]

A family that outgrows its home will attempt to modify the quarters rather than move from a rent controlled unit. This usually means subdividing rooms

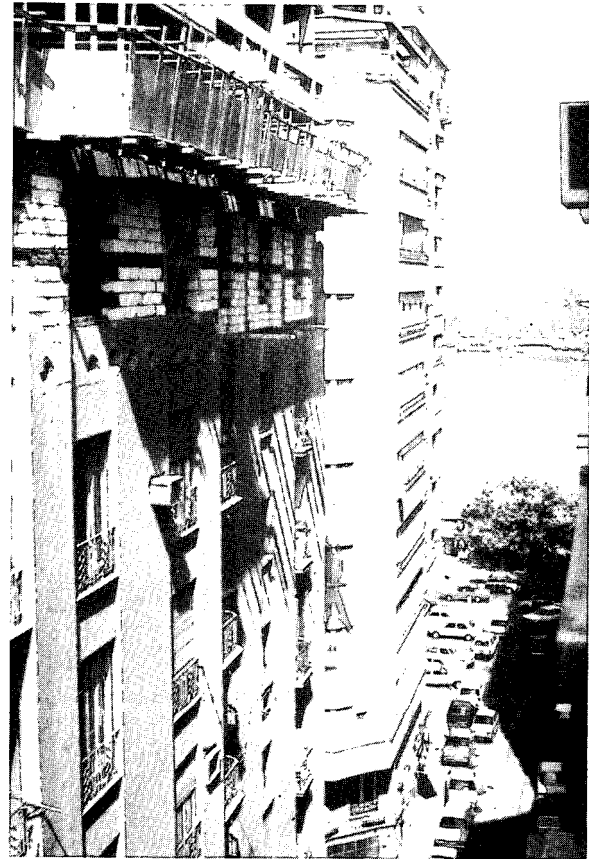


Figure 7. Floors being added to a high-rise apartment building in a downtown, upper-income neighborhood. [redacted]

using temporary partitions or pressing common areas such as hallways into service as living quarters. The congested living conditions resulting from such arrangements add to the existing tension of urban life. [redacted]

People remain in deteriorating, even unsafe buildings, rather than leave their rent controlled apartments. They tolerate long, costly commutes between home and workplace rather than move. In areas where there are no water hookups, families spend an inordinate amount of time every day securing a bare minimum of water and manage to overlook the lack of sewerage or electricity. Nevertheless, their frustrations grow over the inability to better the most basic conditions of their lives. [redacted]

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One way to extricate themselves from unsatisfactory living conditions is to accumulate enough money to build or buy a house. To this end many workers migrate to neighboring oil-rich Arab states or hold more than one job at home, and households are likely to have more than one wage earner, often including women and children, engaged in low paying work outside the formal labor force. In the most traditional families, usually the poorer ones, women working outside the home flies in the face of custom and creates stress even when such work is necessary. [ ]

**The Political Climate.** The government knows that people are not satisfied with the housing situation and that they have a wide variety of other grievances: inflation, low wages, lack of meaningful employment for university graduates, and the increasingly visible disparity in the lifestyles of the very rich and the poor. Disputes between Muslims and Coptic Christians, along with the Islamic fundamentalists' dissatisfaction with secularization, add to the tension. [ ]

These issues have triggered an escalation of antiregime sentiment. The government, however, attempts to pursue a course of "least popular dissatisfaction"—price controls, massive subsidies for food and fuel, wage increases and job security for public-sector workers, guaranteed employment for university graduates, and highly visible efforts to respond to special needs such as increased food supplies during Ramadan. [ ]

Egyptian leaders use the image of the family in addressing the people and their problems, calling for individual responsibility and praising the people's strength to withstand adversity. The government assures citizens help in solving daily problems, if possible. If not, the people are asked to be patient. For the last three decades this formula has been generally successful, but urban protests flare up occasionally. Once started, protests attract large numbers of participants from the densely occupied urban neighborhoods and easily become violent. Public violence is strongly suppressed. [ ]

The government's handling of the housing grievance clearly shows an effort to placate as many people as possible, particularly key special interest groups. So far the technique is working, and while all people—the poor, the middle class, students, the military, civil servants—complain openly about housing conditions and about the growing corruption and illegal activity in the housing sector by public and private interests, most people believe that the government is trying to improve the housing situation. For this reason and because most people realize that they benefit from violations of laws regulating housing, no one has used the housing problem to rally opposition. [ ]

#### US Aid

Direct US support for housing construction is limited—\$77 million compared with a total in the non-military economic assistance pipeline of \$2.2 billion as of April 1981. The US-financed construction program consists of a planned demonstration project to build 7,000 core houses for blue-collar workers in an industrial suburb of Cairo. These units will be one-room houses, which can be enlarged as more room is needed. [ ]

Because of the intractability of the housing problem, even substantially greater US financial support for housing would be unlikely to improve the situation significantly. Instead, the United States is assisting Egypt to use its resources better to tackle the housing problem through the development of a coherent national urban development plan. Other US programs in Cairo include highly visible urban infrastructure and community upgrading projects, development of new sources of housing finance and credit, and development of neighborhood urban administration. [ ]

#### Outlook

Housing problems by themselves are unlikely to become a grievance that will threaten the regime. The Cairo population has shown itself to be remarkably flexible and reacts with great ingenuity to housing shortages, crowding, and the daily friction engendered by living in a city of 9 million that has an urban infrastructure and public facilities capable of handling only 2 million. Public and private transport will remain inadequate, the water system and other public services will be further outstripped by demand, and land values and housing costs will increase beyond the

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resources of most people. But Cairo offers excitement and amenities found nowhere else in Egypt, and life in Cairo, despite the inconveniences and hardships, is considered markedly superior to life elsewhere [REDACTED]

The government almost certainly will continue to turn a blind eye to illegal activities commonly accepted in the housing sector. To do otherwise would be foolhardy and play into the hands of extremists. In addition the government will continue to buttress the public perception that it is sincerely trying to improve housing conditions. Significant decreases in funding of housing for special interest groups, such as military officers or civil servants, would signal to those groups that their well-being was not important. The fact that some members of the groups have been accommodated has been enough to give hope to the majority and hold them in check. Constant references in newspapers and official speeches to plans for increased construction of public housing and the upgrading of water and sewerage systems have encouraged those in substandard housing even though the construction that actually takes place will serve only a few. For the government to back off from these accommodations would lead to a dangerous erosion in public confidence. [REDACTED]

If the housing situation becomes a more serious political problem, a number of indicators should provide early warning. The significance of the indicators is likely to be cumulative; none of them should be considered in isolation. [REDACTED]

A major change in government housing policies or even a perceived change that threatens the population's ability to cope with the housing problem could easily provoke an antiregime, possibly violent, reaction. We believe that the government is unlikely to take such action, but certain policy changes could prove to be flashpoints for unrest:

- Elimination or significant reduction of rent controls.
- Coercive measures to move people to the new towns.
- Large-scale squatter evictions.
- Crackdown on informal housing construction.
- Elimination of black-market building materials.
- Restrictions on worker emigration. [REDACTED]

A variety of isolated events related to housing conditions and the housing market could trigger civil disturbances, given the right combination of public mood, place, and time. None of these possible flashpoints will necessarily spark unrest, however, and predictions of likely outcomes will be difficult even for on-the-scene observers. Hypothetical flashpoints might include such things as:

- Prolonged disruption of water supply.
- Disputes over land ownership or occupancy rights.
- The collapse of a residential building, resulting in deaths or injuries. [REDACTED]

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*The above appendix is Unclassified.*

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